

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
SIDNEY FREEMAN : No. 21-11947-AMC  
Debtor : :

STIPULATION ALLOWING DEBTOR TO INCUR DEBT WHICH WILL REFINANCE  
EXISTING MORTGAGE AND PAY OFF CHAPTER 13 CASE IN FULL

The Debtor by his Attorney, David M. Offen and the Chapter 13 Standing Trustee hereby Stipulate as follows.

The Debtor has a pending Chapter 13 case. The Debtor is seeking to Refinance his home and pay off the Chapter 13 case. The Chapter 13 Trustee has already issued a letter of no objection.

The lender also wishes for a Court Order to be issued permitting the loan.

The payoff amount due under the plan is \$28,620.00

The plan is already a 100% plan providing for a 100% dividend to all timely filed allowed unsecured claims.

The issuance of an Order approving this Stipulation will permit the refinancing to proceed.

The Trustee is expected to receive the \$28,620.00 and pay 100% as outlined above, after the Court approves this Stipulation.

The Debtor and all creditors will benefit from this Stipulation and Court will able to conclude this case after payment of the claims.

/s/ Kenneth E. West  
Kenneth E. West  
Chapter 13 Trustee

/s/ David M. Offen  
David M. Offen  
Attorney for Debtor

APPROVED AS AN ORDER OF THIS COURT:



2/28/25

HONORABLE ASHELY M. CHAN DATED  
CHIEF BANKRUPTCY JUDGE